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March 28, 2014

Ryan Nadbrzuch
113 Bidwell Parkway
Buffalo, New York 14222

Re: Nadbrzuch, Ryan
Loan Servicer: M&T Bank
Loan Number: 0013417092

Dear Sir/Madam:

Pursuant to your request, I am enclosing the reinstatement figures with regard to the above-entitled mortgage. Due to the fact that this matter was forwarded to our office for foreclosure proceedings, there have been additional charges incurred. Accordingly, the total amount due to reinstate the above-referenced mortgage is as follows:

Reinstatement figures estimated good through April 24, 2014:

Payments Due	\$20,226.30
Accumulated Late Charge	1,462.50
Forecasted Late Charge	80.91
Property Inspections	140.00
Escrow	194.17
Mortgagor Recoverable Corporate Advance	42.00
Outstanding Incurred Foreclosure Fees and Costs	2,587.00
Outstanding Estimated Foreclosure Fees and Costs	<u>1,230.00</u>
Total Amount Due	\$25,962.88

This figure is an estimate good until April 24, 2014. Please make sure to use a cashier's check, payable to M&T Bank, and forward it to our office. Upon confirmation that the amount is sufficient to reinstate the loan and bring the account current with our client, we will cancel the foreclosure action and Lis Pendens.

Federal Law requires us to notify you that we are acting as a debt collector, in an attempt to collect a debt. All information will be used for that purpose.

If you are currently in a bankruptcy or have received a discharge in bankruptcy as to this obligation, this communication is intended for informational purposes only and is not an attempt to collect a debt in violation of the automatic stay or the discharge injunction.

Please be advised that this and any further communication will not stay the proceeding of this action unless notified in writing by lender or its counsel, or unless stayed by operation of law.

If you have any further questions, feel free to contact this office.

Very truly yours,
Fein, Such & Crane, LLP
Workout Department